

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

FRANK M DIBIAGIO  
DEBORAH J DIBIAGIO  
Debtor(s)

Ronda J. Winnecour  
Movant

vs.

No Repondents.

Case No.: 12-21242

Chapter 13

RE Document No.: 250

ORDER OF COURT

**BY DEFAULT**

AND NOW, this 12<sup>th</sup> day of September, 2017, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

**FILED**

SEP 12 2017

CLERK, U.S. BANKRUPTCY COURT  
WEST DIST. OF PENNSYLVANIA

BY THE COURT: Carlota M. Böhm

U.S. BANKRUPTCY JUDGE

In re:  
Frank M DiBiagio  
Deborah J DiBiagio  
Debtors

Case No. 12-21242-CMB  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: dkam  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 64

Date Rcvd: Sep 12, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 14, 2017.

db/jdb  
cr +Frank M DiBiagio, Deborah J DiBiagio, 211 Columbia Drive, Aliquippa, PA 15001-1526  
++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: BANK OF AMERICA, 1100 N. King Street,  
Wilmington, DE 19884-0011)  
cr CitiMortgage, Inc., PO BOX 6030, SIOUX FALLS, SD 57117-6030  
cr First Tennessee Bank, P.O. Box 2428, Knoxville, TN 37901-2428  
r +Jessica Farinelli, Howard Hanna Real Estate, 1601 Third Street, Beaver, PA 15009-2420  
13383636 +ACAR Leasing LTD, 6400 Main Street, Amherst, NY 14221-5858  
13371299 +AES/PHEAA, PO BOX 8147, HARRISBURG PA 17105-8147  
13321010 ++AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853  
(address filed with court: Americredit, Attention: Bankruptcy, Po Box 183853,  
Arlington, TX 76096)  
13321011 +Amex Macy's, 9111 Duke Blvd, Mason, OH 45040-8999  
13321012 Bank Of America, 4060 Ogletown/Stanton Rd, Newark, DE 19713  
13321013 +Barclays Bank Delaware, Attention: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801  
13321019 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
(address filed with court: Citibank Sd, Na, Citi Corp Credit Services/Attention: Cen,  
Po Box 20363, Kansas City, MO 64195)  
13417546 Capital One, N.A., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
13321014 +Capital One, N.A., Capital One Bank (USA) N.A., Po Box 30285,  
Salt Lake City, UT 84130-0285  
13321015 +Central Tax Bureau, 438 Line Ave, Ste 2, Ellwood City, PA 16117-1121  
13321016 +Chase, Po Box 15298, Wilmington, DE 19850-5298  
13321018 +Chela/Sallie Mae, Attn: Claims Department, Po Box 9500, Wilkes-Barre, PA 18773-9500  
13435799 CitiMortgage, Inc., P.O. Box 688971, Des Moines, IA 50368-8971  
13321020 +Citimortgage Inc, Po Box 6243, Sioux Falls, SD 57117-6243  
13325937 +Citizens Auto Finance, 443 Jefferson Blvd, RJW 135, Warwick RI 02886-1321  
13321021 +Citizens Bank, Attn: Bankruptcy Department, 480 Jefferson Blvd Ms: Rje-135,  
Warwick, RI 02886-1359  
13326719 +Citizens Bank, 443 Jefferson Blvd, RJW 135, Warwick RI 02886-1321  
13321022 +Citizens Bank, PO Box 7000, Providence, RI 02940-7000  
13330633 +Department Stores National Bank/American Express, Bankruptcy Processing, Po Box 8053,  
Mason, OH 45040-8053  
13330088 +Department Stores National Bank/Macy's, Bankruptcy Processing, Po Box 8053,  
Mason, OH 45040-8053  
13321025 +Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999  
13446339 ECMC, PO Box 16408, St. Paul, MN 55116-0408  
13330279 +First Tennessee Bank, P.O. Box 1469, Knoxville, TN 37901-1469  
13321026 +Fst Tn Bk Mp, First Tennessee Bank/Attn: Bankruptcy, Po Box 1469,  
Knoxville, TN 37901-1469  
13321028 Heritage Valley Health System - Beaver, PO Box 382094, Pittsburgh, PA 15251-8094  
14190837 +LSF9 Master Participation Trust, 13801 Wireless Way, Oklahoma City, OK 73134-2500  
13418768 Main Street Acquisition Corp., assignee, of CHASE BANK USA, N. A., c o Becket and Lee LLP,  
POB 3001, Malvern, PA 19355-0701  
13507952 +Old Republic Insurance Company, c/o Old Republic Equity Credit Services,  
307 N Michigan 15th Floor, Chicago IL 60601-5405  
13321032 PA Dept of Revenue, 280408 Strawberry Sq, Harrisburg, PA 17101  
13321033 Sears Credit Cards, PO Box 6282, Sioux Falls, SD 57117-6282  
13321034 +Sears/CBNA, Po Box 6282, Sioux Falls, SD 57117-6282  
13321035 +Target Credit Card (TC), C/O Financial & Retail Services, Mailstop BT P.O. Box 9475,  
Minneapolis, MN 55440-9475  
13618681 eCAST Settlement Corporation, c/o Bass & Associates, P.C., P.O. Box 28136,  
New York, NY 10087-8136

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/PDF: acg.acg.ebn@americaninfosource.com Sep 13 2017 02:33:57  
First Tennessee Bank NA, Department, c/o Ascension Capital Group, P.O. Box 201347,  
Arlington, TX 76006-1347  
cr E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Sep 13 2017 02:34:01  
Midland Funding LLC by American InfoSource LP as a, PO Box 4457, Houston, TX 77210-4457  
cr E-mail/PDF: rmscedi@recoverycorp.com Sep 13 2017 02:34:21  
Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120,  
Miami, FL 33131-1605  
cr +E-mail/Text: bnc@bass-associates.com Sep 13 2017 02:32:06 eCAST Settlement Corporation,  
c/o Bass & Associates, P.C., 3936 E Ft. Lowell, Suite 200, TUCSON, AZ 85712-1083  
13367967 +E-mail/Text: bncmail@w-legal.com Sep 13 2017 02:32:44 BACK BOWL I LLC, SERIES C,  
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,  
SEATTLE, WA 98121 SEATTLE, WA 98121-3132  
13418795 +E-mail/Text: bnc@bass-associates.com Sep 13 2017 02:32:06 Capital One, N.A.,  
c/o Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083  
13321017 +E-mail/Text: cst.bankruptcy@chase.com Sep 13 2017 02:33:10 Chase, Po Box 7013,  
Indianapolis, IN 46207-7013

District/off: 0315-2

User: dkam  
Form ID: pdf900

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Total Noticed: 64

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13327167 E-mail/Text: mrdiscen@discover.com Sep 13 2017 02:32:07 Discover Bank,  
DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025  
13321023 +E-mail/Text: mrdiscen@discover.com Sep 13 2017 02:32:07 Discover Fin,  
Attention: Bankruptcy Department, Po Box 3025, New Albany, OH 43054-3025  
13321024 +E-mail/Text: mrdiscen@discover.com Sep 13 2017 02:32:07 Discover Financial,  
Attention: Bankruptcy Department, Po Box 3025, New Albany, OH 43054-3025  
13380081 +E-mail/Text: DQENOTICES@BERNSTEINLAW.COM Sep 13 2017 02:33:06 Duquesne Light Company,  
c/o Bernstein Law Firm, 707 Grant Street, Suite 2200 Gulf Tower,  
Pittsburgh, PA 15219-1908  
13375361 E-mail/PDF: gecsed@recoverycorp.com Sep 13 2017 02:34:08 GE Capital Retail Bank,  
c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605  
13321027 +E-mail/PDF: gecsed@recoverycorp.com Sep 13 2017 02:33:58 Gemb/JC Penny,  
Attention: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104  
13361597 +E-mail/Text: bnc@bass-associates.com Sep 13 2017 02:32:06 HSBC Bank Nevada, N.A.,  
Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite #200, Tucson, AZ 85712-1083  
13321030 E-mail/Text: cio.bncmail@irs.gov Sep 13 2017 02:32:11 Internal Revenue Service,  
PO Box 628, Pittsburgh, PA 15230  
13374582 +E-mail/Text: bncmail@w-legal.com Sep 13 2017 02:32:49  
KEYSTONE RECOVERY PARTNERS LLC, SERIES A, C O WEINSTEIN AND RILEY, PS,  
2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121 SEATTLE, WA 98121-3132  
13401558 +E-mail/Text: bncmail@w-legal.com Sep 13 2017 02:32:49  
Keystone Recovery Partners LLC, Series A, c/o Weinstein & Riley, P.S.,  
2001 Western Ave., Ste. 400, Seattle, WA 98121-3132  
13321031 +E-mail/Text: bnckohlsnotices@becket-lee.com Sep 13 2017 02:32:09 Kohls/Capital One,  
N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660  
13508488 E-mail/PDF: resurgentbknofications@resurgent.com Sep 13 2017 02:34:01 LVNV Funding LLC,  
c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
13537816 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Sep 13 2017 02:34:01 Midland Funding LLC,  
by American InfoSource LP as agent, PO Box 4457, Houston, TX 77210-4457  
13405464 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 13 2017 02:34:11  
Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
13527793 E-mail/PDF: rmsced@recoverycorp.com Sep 13 2017 02:34:10 Portfolio Investments II LLC,  
c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue Suite 1120,  
Miami, FL 33131-1605  
13527794 E-mail/PDF: rmsced@recoverycorp.com Sep 13 2017 02:34:10  
Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,  
Miami, FL 33131-1605  
13352490 E-mail/PDF: pa\_dc\_litigation@navient.com Sep 13 2017 02:33:58  
Sallie Mae Inc. on behalf of USA FUNDS, Attn: Bankruptcy Litigation Unit E3149,  
P.O. Box 9430, Wilkes-Barre, PA 18773-9430  
13352546 +E-mail/PDF: pa\_dc\_claims@navient.com Sep 13 2017 02:34:19 Sallie Mae Trust,  
c/o Sallie Mae Inc., 220 Lasley Ave, Wilkes-Barre, PA 18706-1496  
13360849 +E-mail/Text: bncmail@w-legal.com Sep 13 2017 02:32:44 TARGET NATIONAL BANK,  
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
TOTAL: 26

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Citizens Bank  
cr Duquesne Light Company  
cr LSF9 Master Participation Trust  
cr\* +ACAR Leasing LTD, 6400 Main Street, Amherst, NY 14221-5858  
cr\* +AES/PHEAA, PO BOX 8147, HARRISBURG, PA 17105-8147  
cr\* ECMC, P.O. Box 16408, St. Paul, MN 55116-0408  
cr\* +HSBC Bank Nevada, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite #200,  
Tucson, AZ 85712-1083  
cr\* +Keystone Recovery Partners LLC, Series A, c/o Weinstein & Riley, P.S.,  
2001 Western Ave., Ste. 400, Seattle, WA 98121-3132  
cr\* +LSF9 Master Participation Trust, 13801 Wireless Way, Oklahoma City, OK 73134-2500  
cr\* LVNV Funding LLC, c/o Resurgent Capital Services, P.O. Box 10587,  
Greenville, SC 29603-0587  
cr\* +Old Republic Insurance Company, c/o Old Republic Equity Credit Services, 307 N. Michigan,  
15th Floor, Chicago, IL 60601-5405  
13362287\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: FIA CARD SERVICES, N.A., PO Box 15102,  
Wilmington, DE 19886-5102)  
13391900\* +KEYSTONE RECOVERY PARTNERS LLC, SERIES A, C O WEINSTEIN AND RILEY, PS,  
2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121 SEATTLE, WA 98121-3132  
13321029 ##+Hsbc/boscov, Hsbc, Po Box 5226, Carol Stream, IL 60197-5226

TOTALS: 3, \* 10, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0315-2

User: dkam  
Form ID: pdf900

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 14, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 12, 2017 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor ACAR Leasing LTD agornall@goldbecklaw.com,  
bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com  
Ann E. Swartz on behalf of Creditor LSF9 Master Participation Trust ecfmaw@mw-c-law.com  
Daniel Mark Campbell on behalf of Creditor Citizens Bank dcampbell@hunton.com,  
sklein@hunton.com  
Edgardo D. Santillan on behalf of Debtor Frank M DiBiagio ed@santillanlaw.com,  
edscourt@debtlaw.com;edscourt@gmail.com;650corpst304bknotbackup15009@gmail.com;eds@debtlaw.com;ed  
s.mycfemail@gmail.com;r53999@notify.bestcase.com  
Edgardo D. Santillan on behalf of Plaintiff Ronda Winnecour ed@santillanlaw.com,  
edscourt@debtlaw.com;edscourt@gmail.com;650corpst304bknotbackup15009@gmail.com;eds@debtlaw.com;ed  
s.mycfemail@gmail.com;r53999@notify.bestcase.com  
Edgardo D. Santillan on behalf of Plaintiff Frank M DiBiagio ed@santillanlaw.com,  
edscourt@debtlaw.com;edscourt@gmail.com;650corpst304bknotbackup15009@gmail.com;eds@debtlaw.com;ed  
s.mycfemail@gmail.com;r53999@notify.bestcase.com  
Edgardo D. Santillan on behalf of Plaintiff Deborah J DiBiagio ed@santillanlaw.com,  
edscourt@debtlaw.com;edscourt@gmail.com;650corpst304bknotbackup15009@gmail.com;eds@debtlaw.com;ed  
s.mycfemail@gmail.com;r53999@notify.bestcase.com  
Edgardo D. Santillan on behalf of Joint Debtor Deborah J DiBiagio ed@santillanlaw.com,  
edscourt@debtlaw.com;edscourt@gmail.com;650corpst304bknotbackup15009@gmail.com;eds@debtlaw.com;ed  
s.mycfemail@gmail.com;r53999@notify.bestcase.com  
Francis E. Corbett on behalf of Debtor Frank M DiBiagio fcorbett@fcorbettlaw.com,  
fcorbett7@gmail.com  
Francis E. Corbett on behalf of Joint Debtor Deborah J DiBiagio fcorbett@fcorbettlaw.com,  
fcorbett7@gmail.com  
James Warmbrodt on behalf of Creditor ACAR Leasing LTD bkgroup@kmlawgroup.com  
Jeffrey T. Grossman on behalf of Creditor First Tennessee Bank NA, Department  
JGrossman@grossmanfirm.com,  
JOTtinger@grossmanfirm.com;LMester@grossmanfirm.com;JSchwartz@grossmanfirm.com  
Jerome B. Blank on behalf of Creditor LSF9 Master Participation Trust pawb@fedphe.com  
Martin A. Mooney on behalf of Defendant ACAR Leasing LTD tshariff@schillerknapp.com,  
ahight@schillerknapp.com  
Matthew Christian Waldt on behalf of Creditor CitiMortgage, Inc. mwaldt@milsteadlaw.com,  
bkecf@milsteadlaw.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,  
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 18